

Certificate Number: 15317-PAM-DE-033567228

Bankruptcy Case Number: 19-03003



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 17, 2019, at 11:21 o'clock AM PDT, Joy Petrie completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: October 17, 2019 By: /s/Eric Reyes

Name: Eric Reyes

Title: Certified Counselor